Amendments to the Specification

RSH 9/18/07 ● *Please replace the paragraph which begins on line* ~~10~~ 5 *of page 10 in the specification with the following amended paragraph:*

Typically, payment card issuers are assigned a range of card numbers for issuing cards to customers. For example a small bank may be assigned the range 4555999033300000 to ~~4555099903339999~~ 4555999033399999, whereas a larger bank may be assigned 4555998800000000 to 4555998819999999. Accordingly, the identifier code is the portion of a card ~~number,~~ number which distinguishes between issuers.